

Fair Debt Collection Practices Act

15 U.S.C. §1692(d). Communication in connection with debt collection

...

(c) Ceasing communication

If a consumer notifies a debt collector in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt, except

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- (1) to advise the consumer that the debt collector's further efforts are being terminated;
- (2) to notify the consumer that the debt collector or creditor may invoke specified remedies which are ordinarily invoked by such debt collector or creditor; or
- (3) where applicable, to notify the consumer that the debt collector or creditor intends to invoke a specified remedy.

If such notice from the consumer is made by mail, notification shall be complete upon receipt.



Consumer Hotline: Toll Free In VT (800) 649-2424 or (802) 656-3183

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Attorney General T.J. Donovan

Sample "Cease Contact" Letter

Sam Consumer
Main Street
Anytown, VT 00000

By Certified Mail

Date

ABC Collection Agency
Main Street
Anytown, USA 00000

Dear Sir/Madam:

Please cease all communication with me concerning account number with (Company).

The federal Fair Debt Collection Practices Act requires that you stop contacting me immediately upon receipt of this letter.

Very truly yours,

Sam Consumer

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